



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Order Filed on March 14, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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Case No.: **23-10301-VFP**

Chapter 13

Judge Vincent F. Papalia

In Re:


**Jocelyn L Abrenica fka Jocelyn L Gran**

Debtor(s).

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION  
TO CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**

**DATED: March 14, 2023**

  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Debtor: Jocelyn L Abrenica fka Jocelyn L Gran

Case No.: 23-10301-VFP

Caption of Order: Order Resolving Secured Creditor's Objection to Chapter 13 Plan

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This matter having been brought before the Court by Jocelyn L Abrenica fka Jocelyn L Gran (the "Debtor(s)") by and through counsel, MINION & SHERMAN, with the filing of a proposed Chapter 13 Plan, and an objection to confirmation of the Plan having been filed by BANK OF AMERICA, N.A. (the "Secured Creditor"), who holds a mortgage on the real property located at 46 Wenonah Ave, Lake Hiawatha, NJ 07034-2717 (the "Subject Property"), and this Court having considered the submissions of the parties and the parties having addressed the objection, and for good cause having been shown; it is ORDERED

1. That Secured Creditor's objection to confirmation is hereby overruled subject to the following conditions.
2. That the arrearage claims of Secured Creditor, as reflected in Secured Creditor's filed Proof of Claim or most recently filed Amended Proof of claim if applicable, shall be paid in full through any confirmed Plan.
3. That should the Debtor(s) file a Modified Plan in the future, this Order shall apply to any confirmed Modified Plan.
4. That Secured Creditor retains the right to object to any proposed Modified plan.
5. That Debtor(s) shall make all post-petition payments in accordance with the terms of the Note, Mortgage, and any Notice of Mortgage Payment Change or Loan Modification agreed to between the Secured Creditor and the Debtor(s).
6. That Debtor(s) retain(s) the right to object to Secured Creditor's Proof of Claim and any Notice of Mortgage Payment Change.